

FIG 1

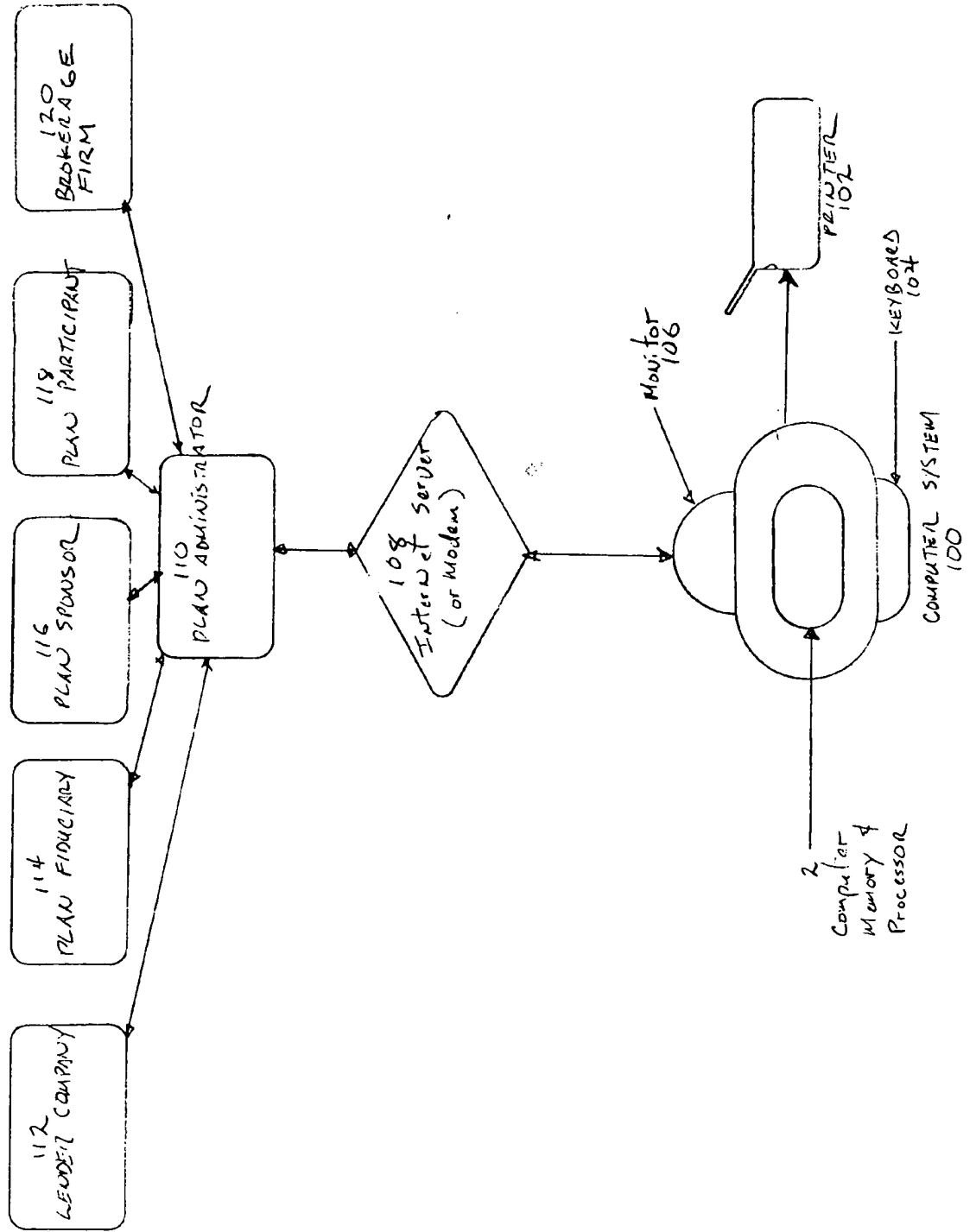


FIG. 2

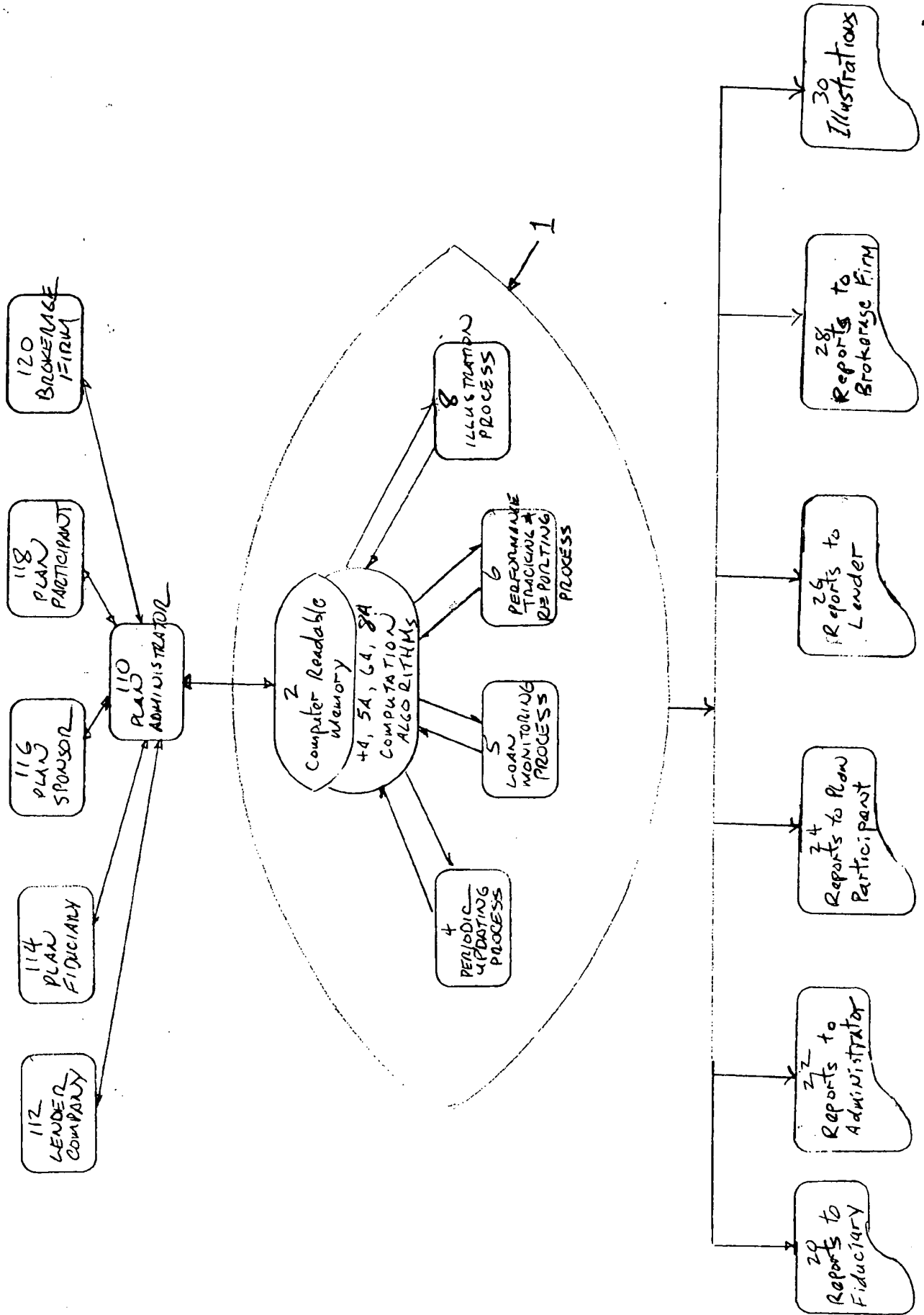


FIG. 3 A

INDIVIDUAL PARTICIPANT DATA STRUCTURE

- Name of participant
- Participant's benefit plan sponsor (ie. employer)
- Name of participant direct employer
- Name of participant's benefit plan
- Participant social security number
- Participant mailing address
- Participant email address
- Participant telephone number
- Participant birth date
- Participant sex
- Participant marital status
- Participant's benefit plan anniversary date
- Participant's job description
- Participant's benefit plan retirement date
- Participant's benefit plan beneficiary or beneficiaries (in event of participant's death)

PARTICIPANT BENEFIT PLAN DATA STRUCTURE  
(ie. Plan Terms)

Name of participant  
 Participant's benefit plan sponsor (ie. employer)  
 Name of participant's direct employer  
 Name of participant's benefit plan  
 Contribution period (may be a year, quarter, month, payroll period, etc.)  
 Maximum sponsor contribution (may be expressed in fixed amount, a percentage of participant compensation, etc)  
 Maximum participant contribution (may be expressed in fixed amount, a percentage of compensation, etc)  
 Matching sponsor contribution (usually expressed as a function of participant contribution)  
 Loan amount – a percentage of stock purchases from benefit plan contributions  
 Maximum loan per participant  
 Participant's benefit plan retirement date  
 Participant's gross up percentage on sponsor contributions (may be zero)  
 Participant's gross up percentage on benefit plan interest payments (may be zero)  
 Benefit plan includes put contract purchases (yes or no)  
 Participant is a senior executive or director as per Sarbanes-Oxley Act of 2002 (yes or no)  
 Federal Reserve Bank (FRB) maximum loan to stock value (LTV) ratio (currently 50%)  
 First trigger ratio (eg 60%)  
 Second trigger ratio (eg 70%)  
 Other trigger ratios  
 Discount rate(s) for Net Present Value (NPV) computation(s)

PARTICIPANT BENEFIT PLAN DATA STRUCTURE  
(ie. Plan Terms)

If participant terminates (or is terminated) employment, participant elects to

1. An immediate plan termination; or
2. A repayment of benefit plan loans; or
3. Continue benefit plan with existing loans.

Plan permits sponsor or participant contributions after employment terminates (rarely will be allowed)

Benefit Plan purchases put contracts (puts) on its stock assets (yes or no)

Name of sponsor stock for which put contracts (puts) may be purchased

Percentage of benefit plan shares eligible for puts

Last date benefit plan permits holding of puts

Put contract price is original purchase price of stock; or

Put contract price is value of stock at last put anniversary

FIG. 3 C

PUT CONTRACTS DATA STRUCTURE

Plan sponsor stock for which put contracts (puts) may be purchased  
Number of stock shares owned by benefit plan  
Number of share puts owned by benefit plan  
Benefit plan put contracts expiration date  
Benefit plan put contract cost basis  
Benefit plan put contracts in the money (gain on immediate delivery of the contract)

## BENEFIT PLAN ILLUSTRATION DATA STRUCTURE

Benefit plan projected participants by age groups  
Benefit plan retirement age  
Participant contributions by age group by year  
Plan sponsor matching contributions by age group by year  
Plan sponsor non-matching contributions by age group by year  
Participant long term capital gain rates by year  
Participant ordinary income tax rates by year  
Plan sponsor long term capital gain rates (n/a for corporations – no capital gains tax rates) by year  
Plan sponsor ordinary income tax rates by year  
Benefit plan loans as a percentage of contributions  
Benefit plan loan limits by group  
Benefit plan interest rates by year  
Stock value (share price) in each illustration year  
Discount rate to use in net present value (NPV) computations  
Years where groups purchase put contracts  
Annual put cost as a percentage of annual stock value  
Number of years to illustrate

FIG. 3E

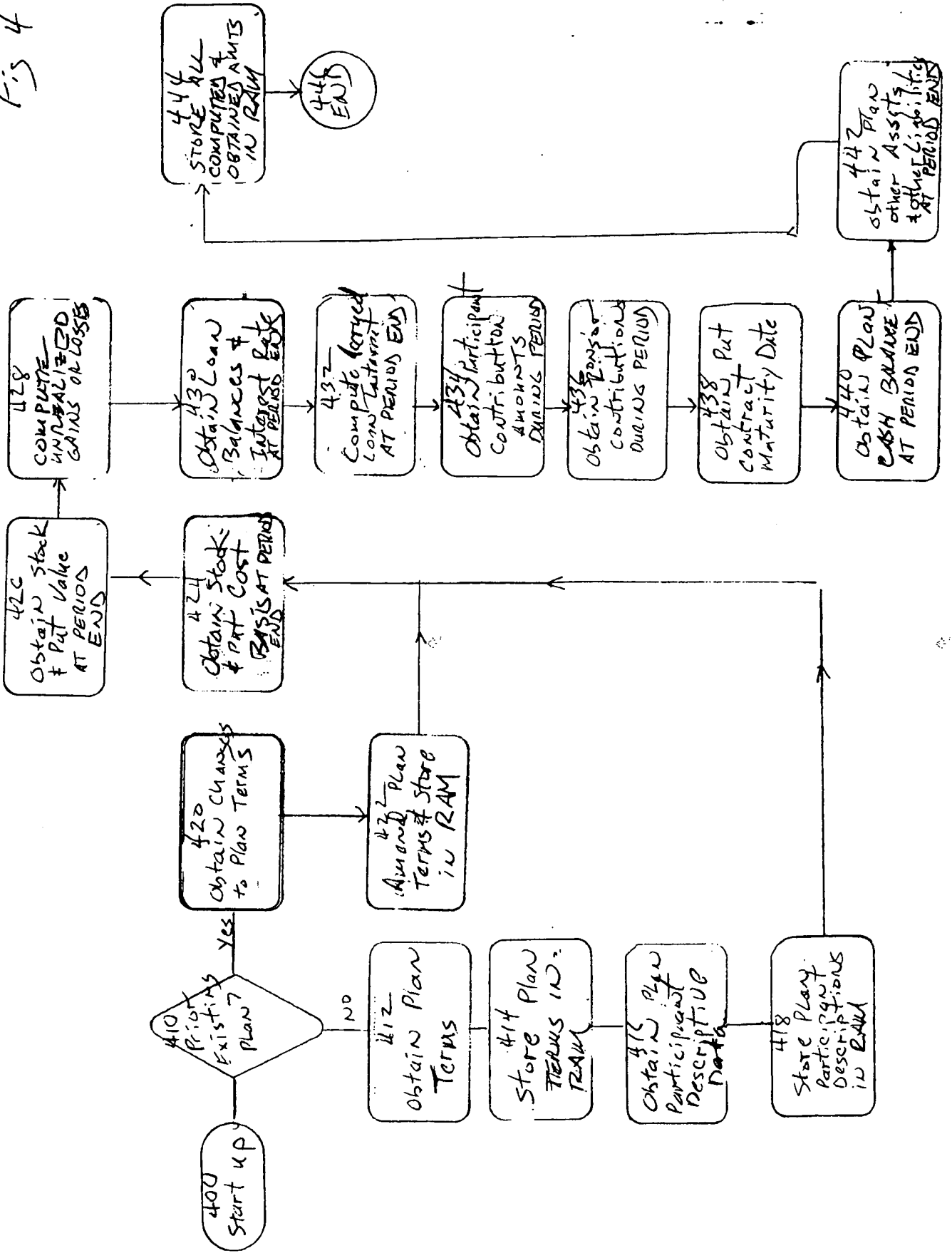
STOCK OPTION PLAN ILLUSTRATION DATA STRUCTURE

Stock option plan participants by age group  
Annual stock option grants by age group  
Annual book expense at option date under Black-Scholes accounting model  
Annual stock share value for each illustration year  
Number of years to illustrate  
Assumed number of years between stock option grant date and stock option exercise date  
Assumed number of years between stock option exercise date and stock sale date  
Other data assumptions same as in FIG. 3F



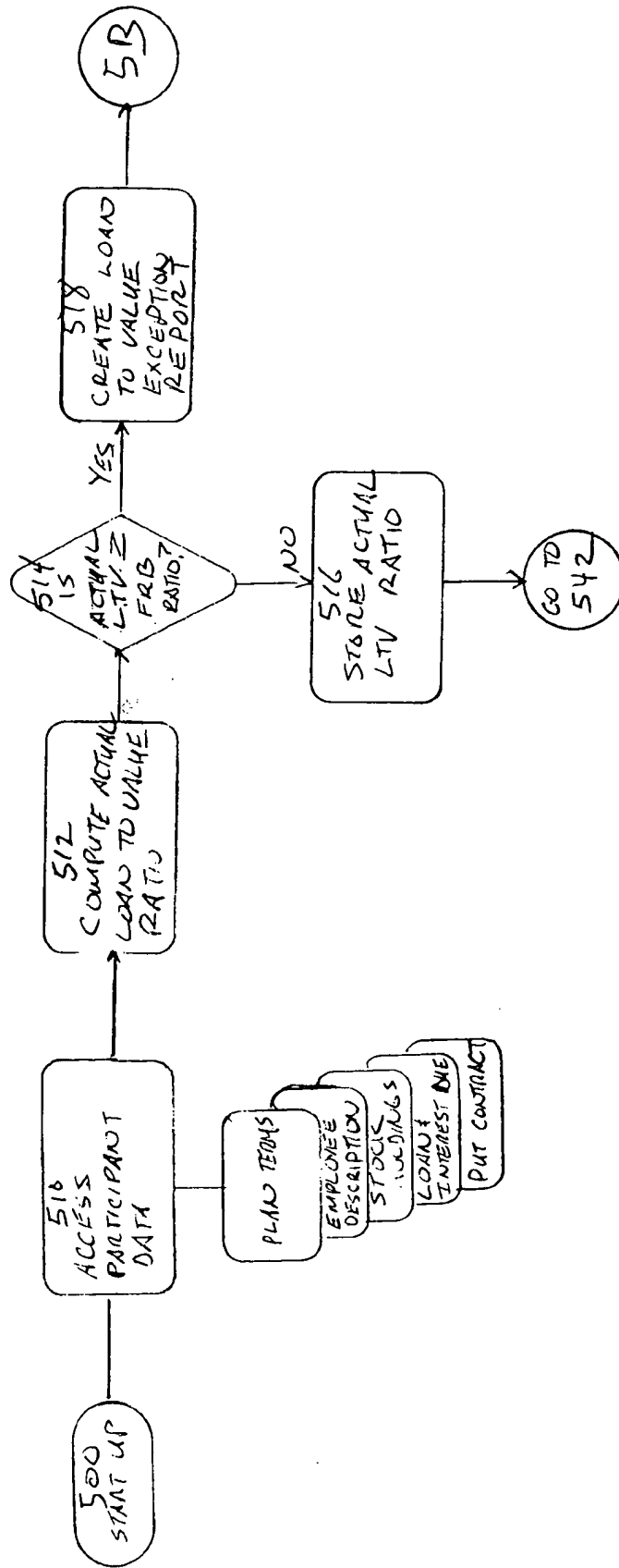
# Periodic update Process

Fig 4



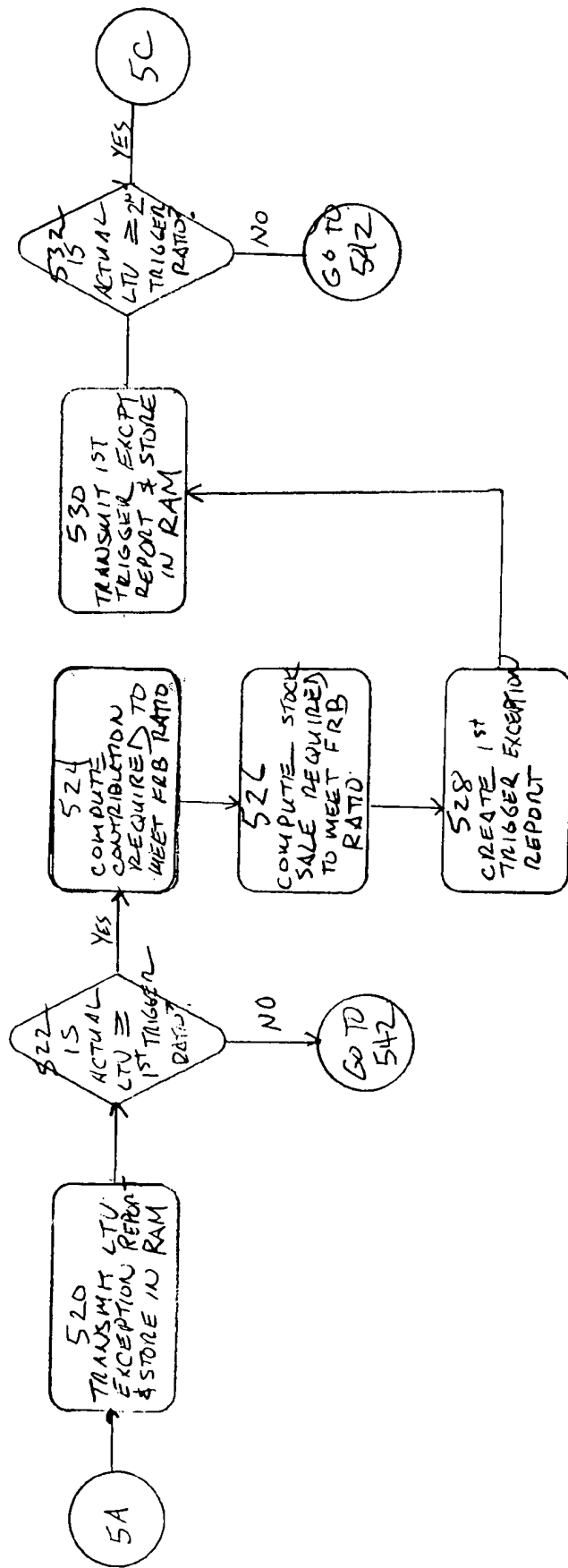
# Loan Monitoring Process

Fig 5A



# LOAN MONITORING PROCESS

FIG. 5B



# LOAN MONITORING PROCESS

5C

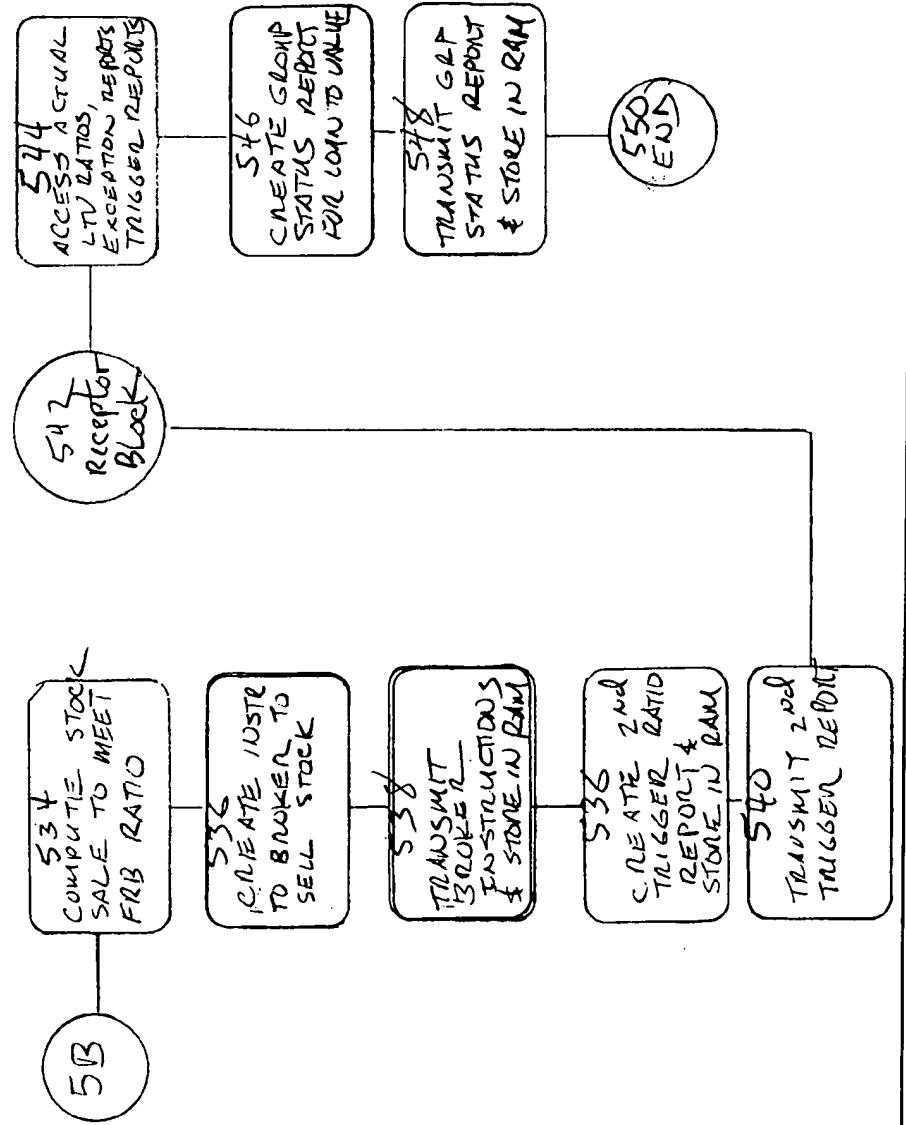


FIG. 6A

# PERFORMANCE TRACKING & REPORTING LOAN & INTEREST

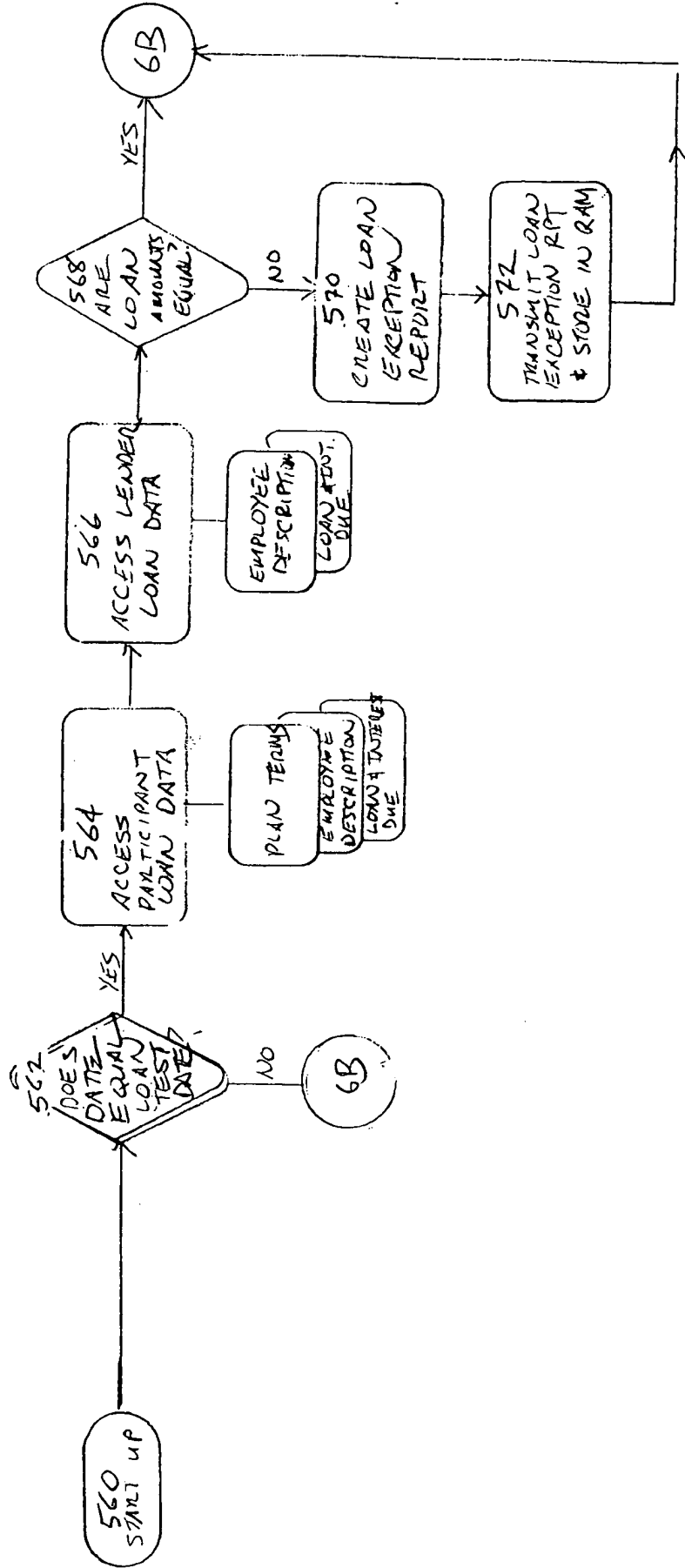


FIG 6B

# PERFORMANCE TRACKING & REPORTING LOAN & INTEREST

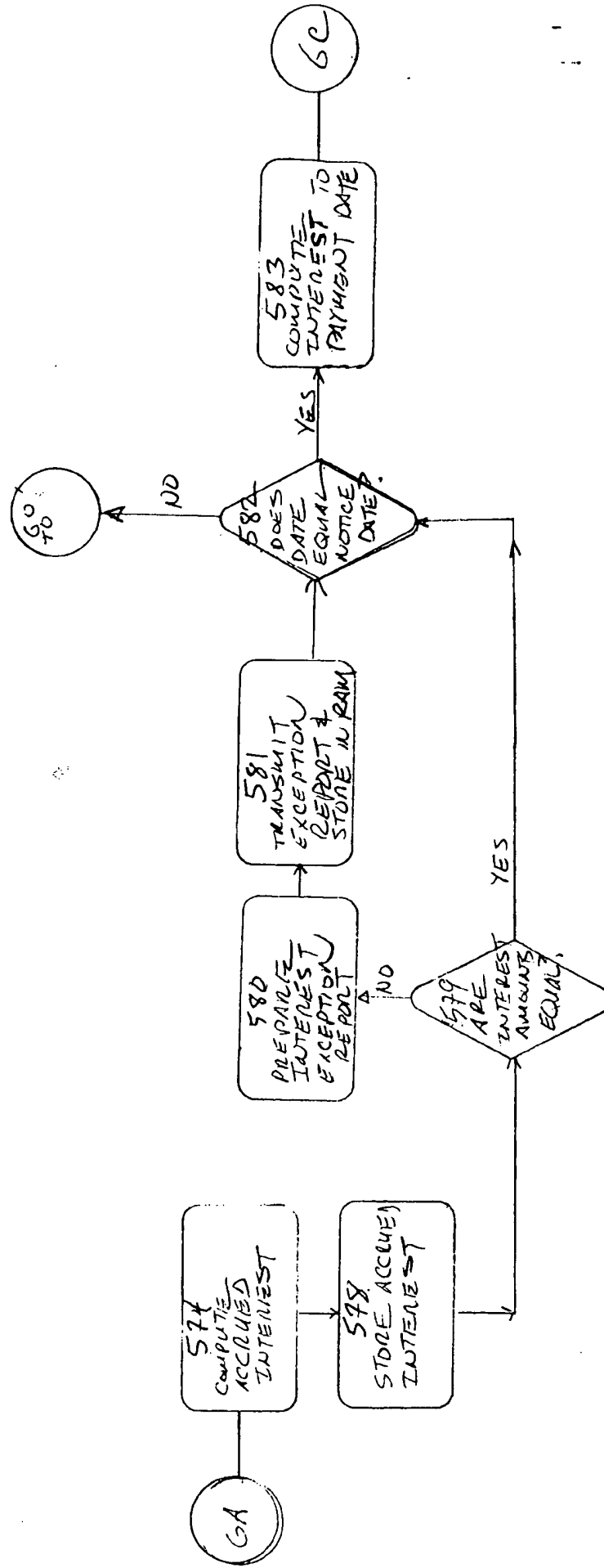


FIG. 6C

# PERFORMANCE TRACKING & REPORTING LOAN & INTEREST

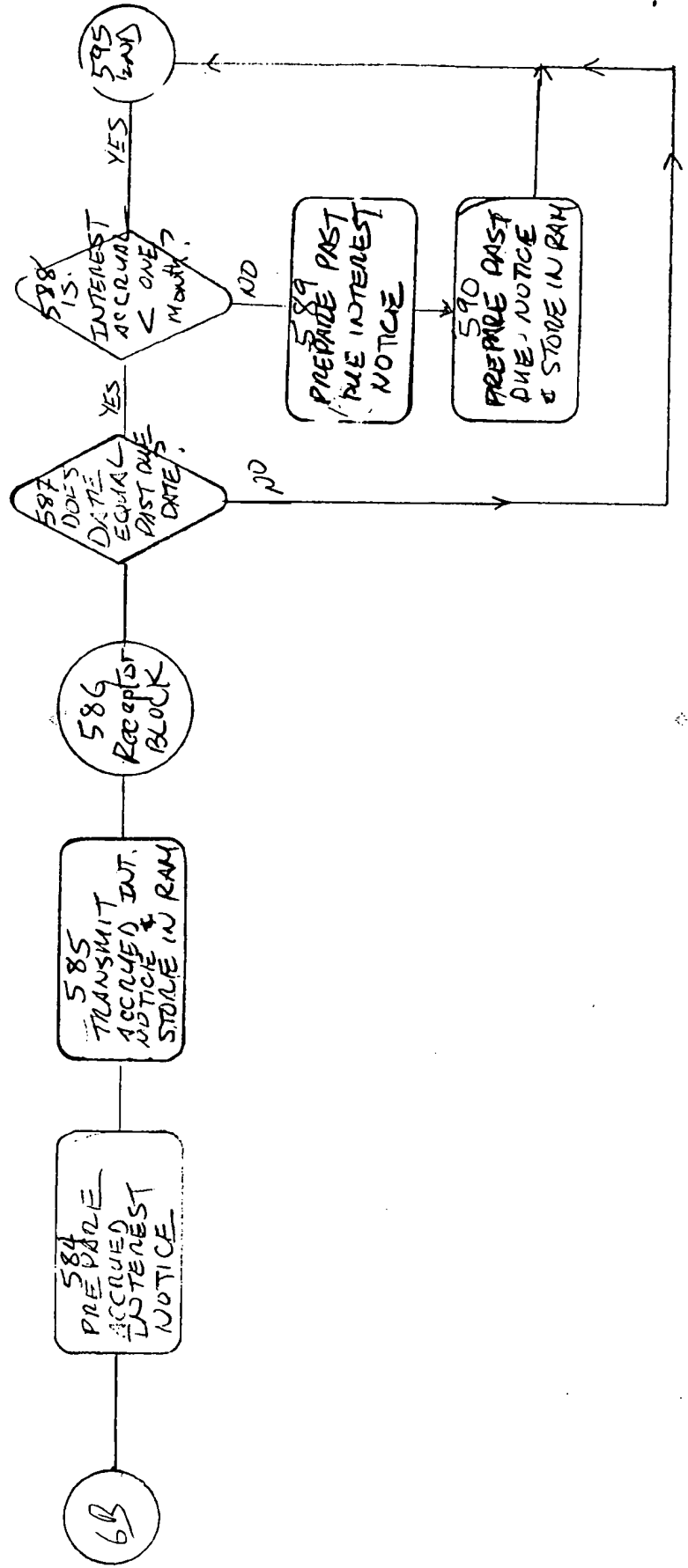
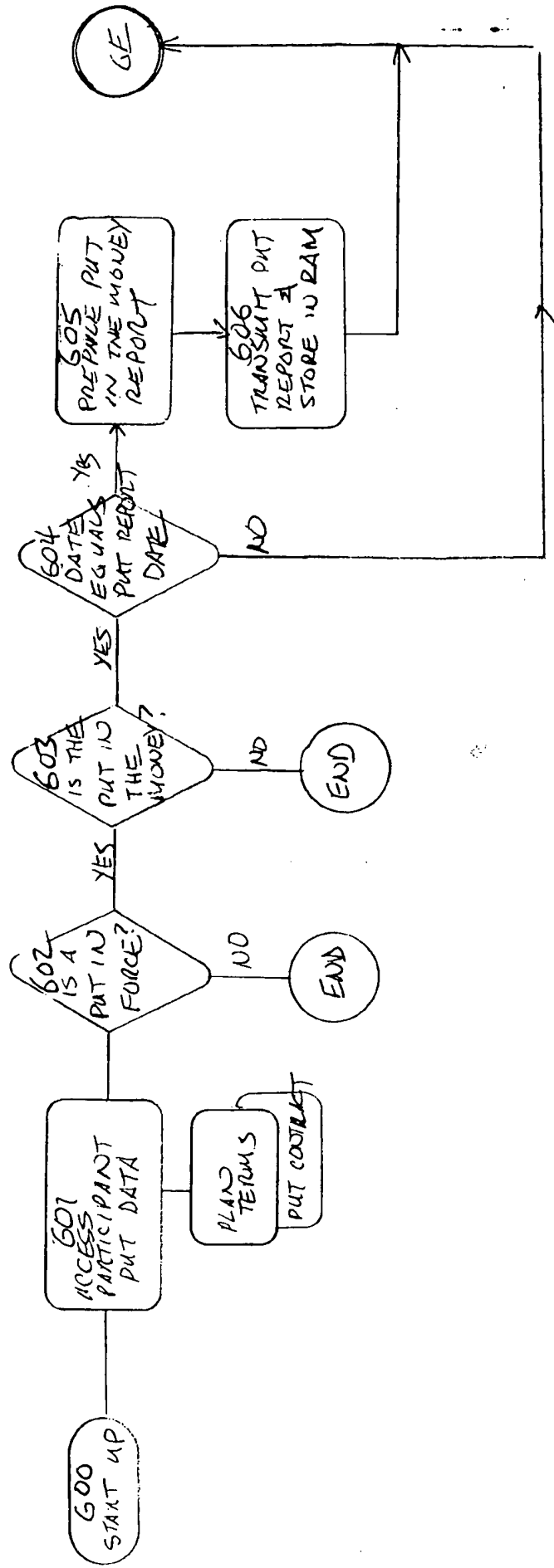


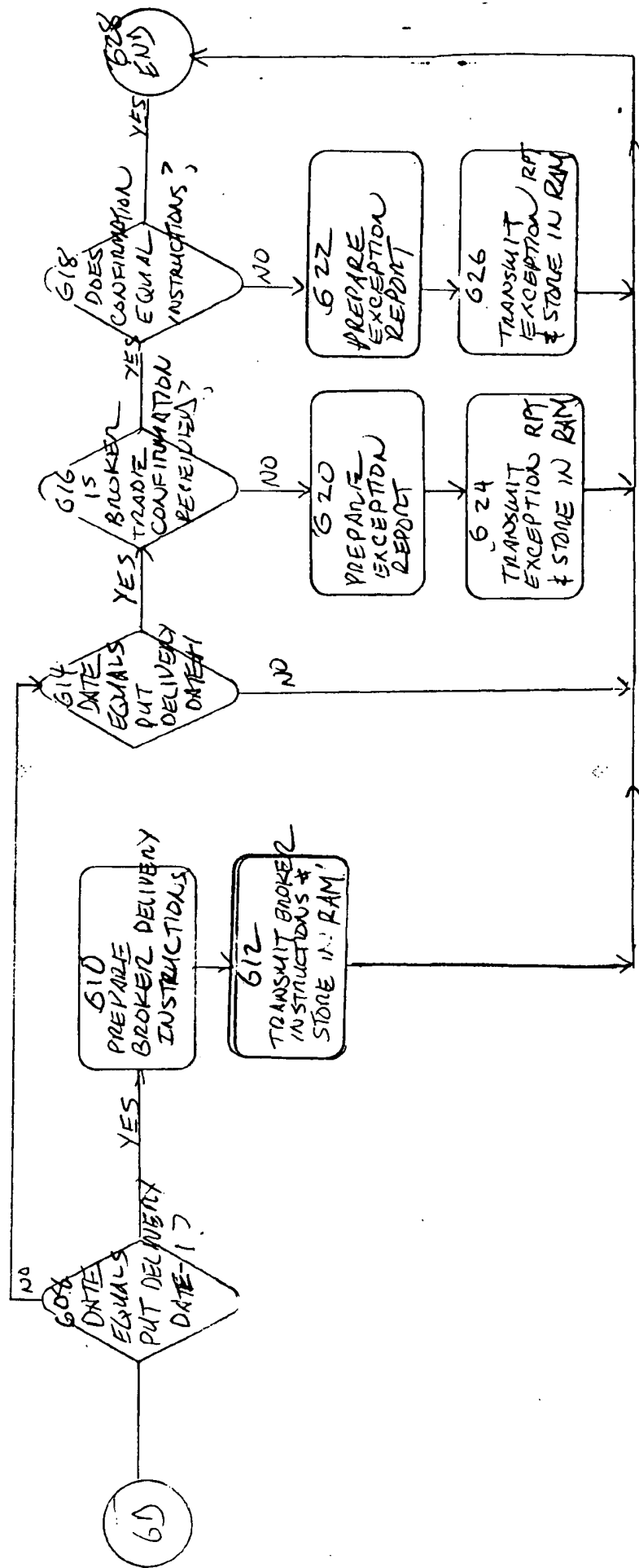
FIG 6D

# PERFORMANCE TRACKING & REPORTING PUT CONTRACT

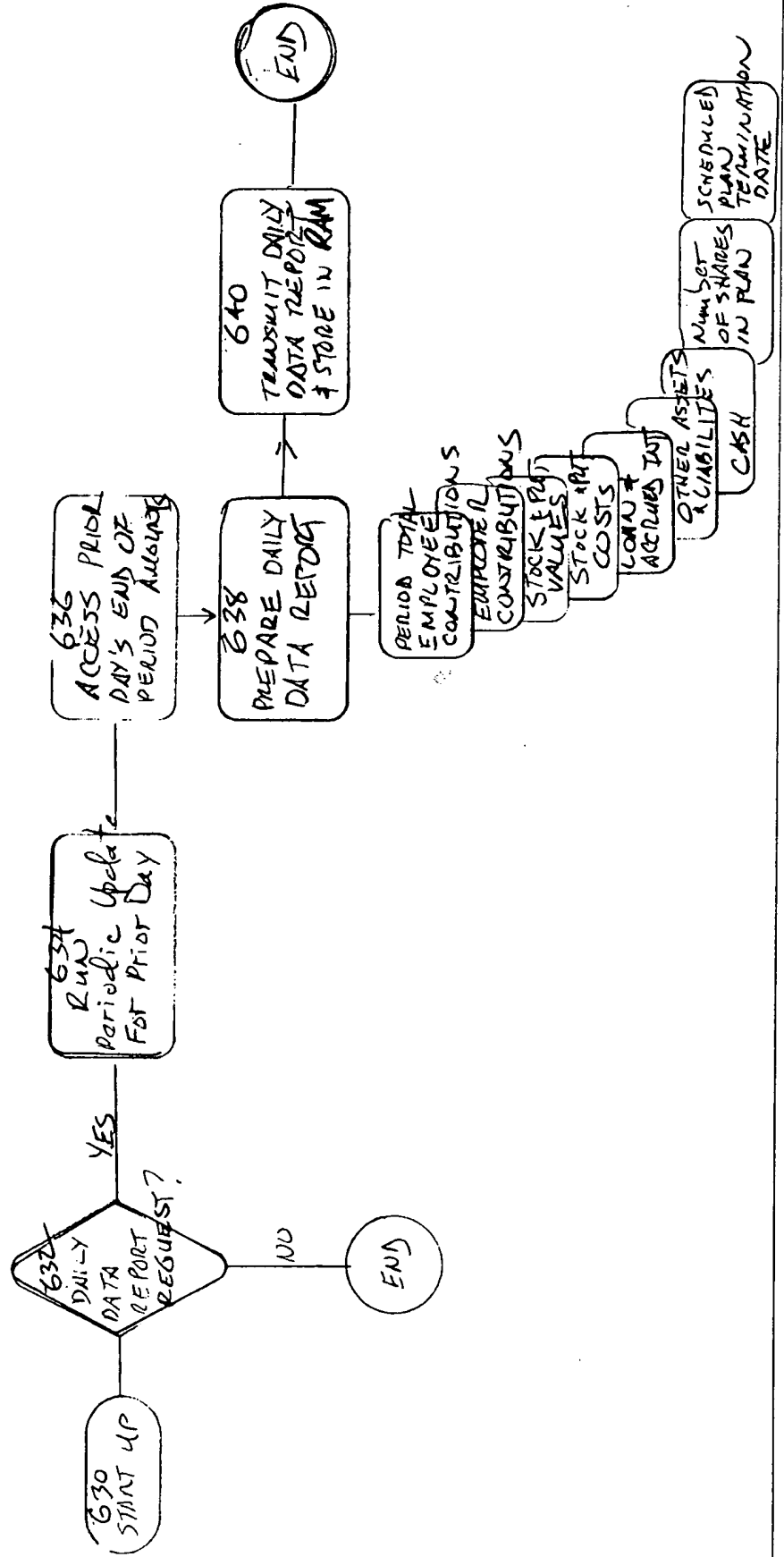




# PERFORMANCE TRACKING & REPORTING PUT CONTRACT



# PERFORMANCE TRACKING & REPORTING DAILY DATA REPORT



# PERFORMANCE TRACKING & REPORTING FINANCIAL REPORTING

FIG 6G

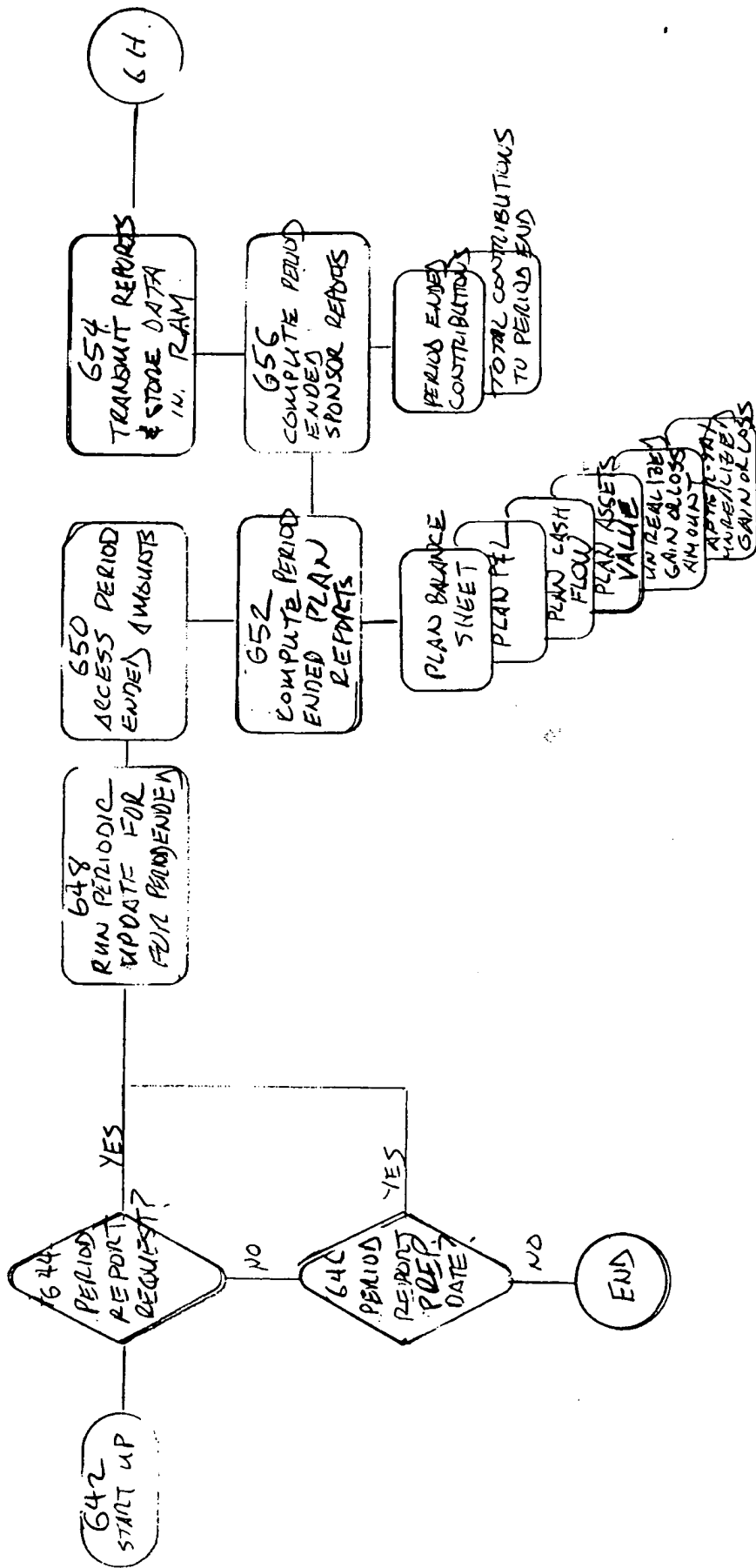
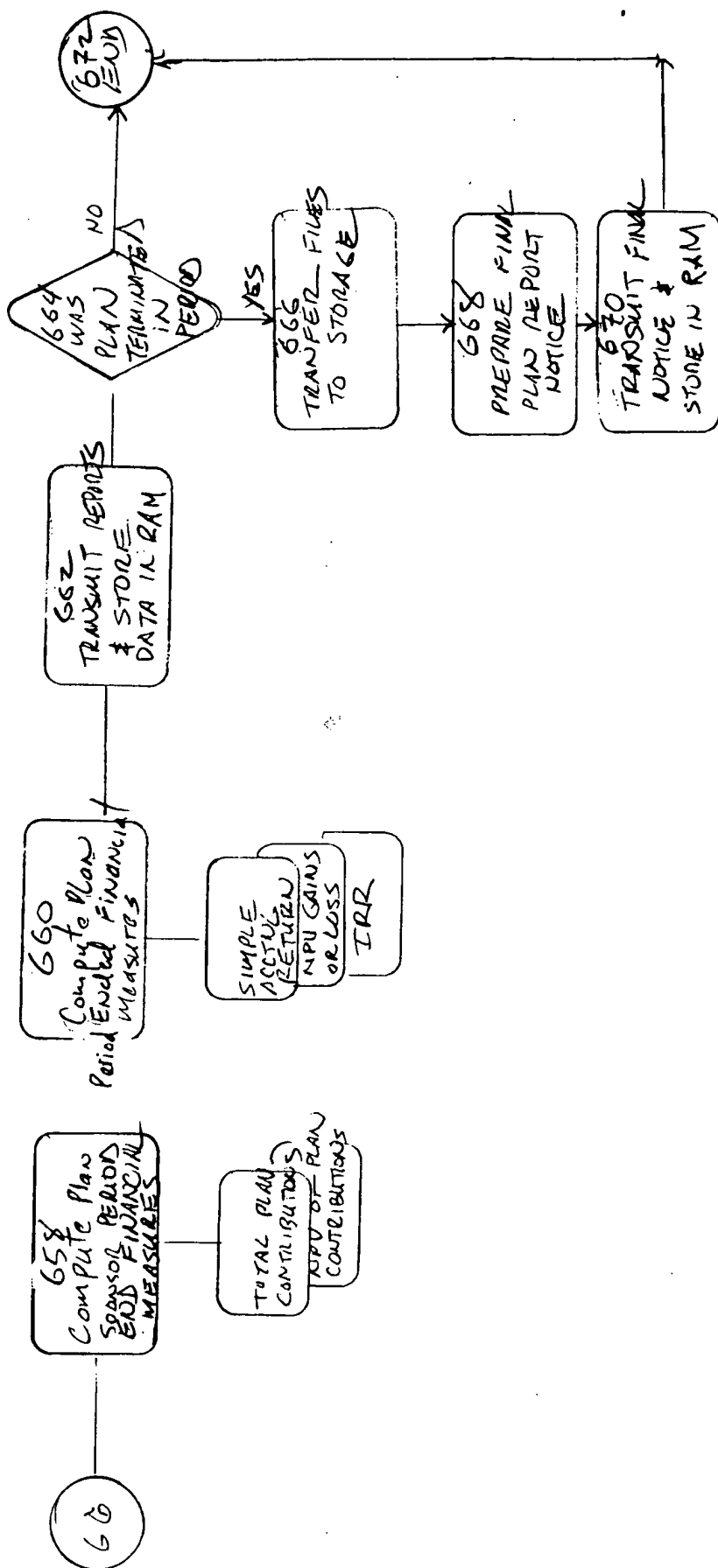


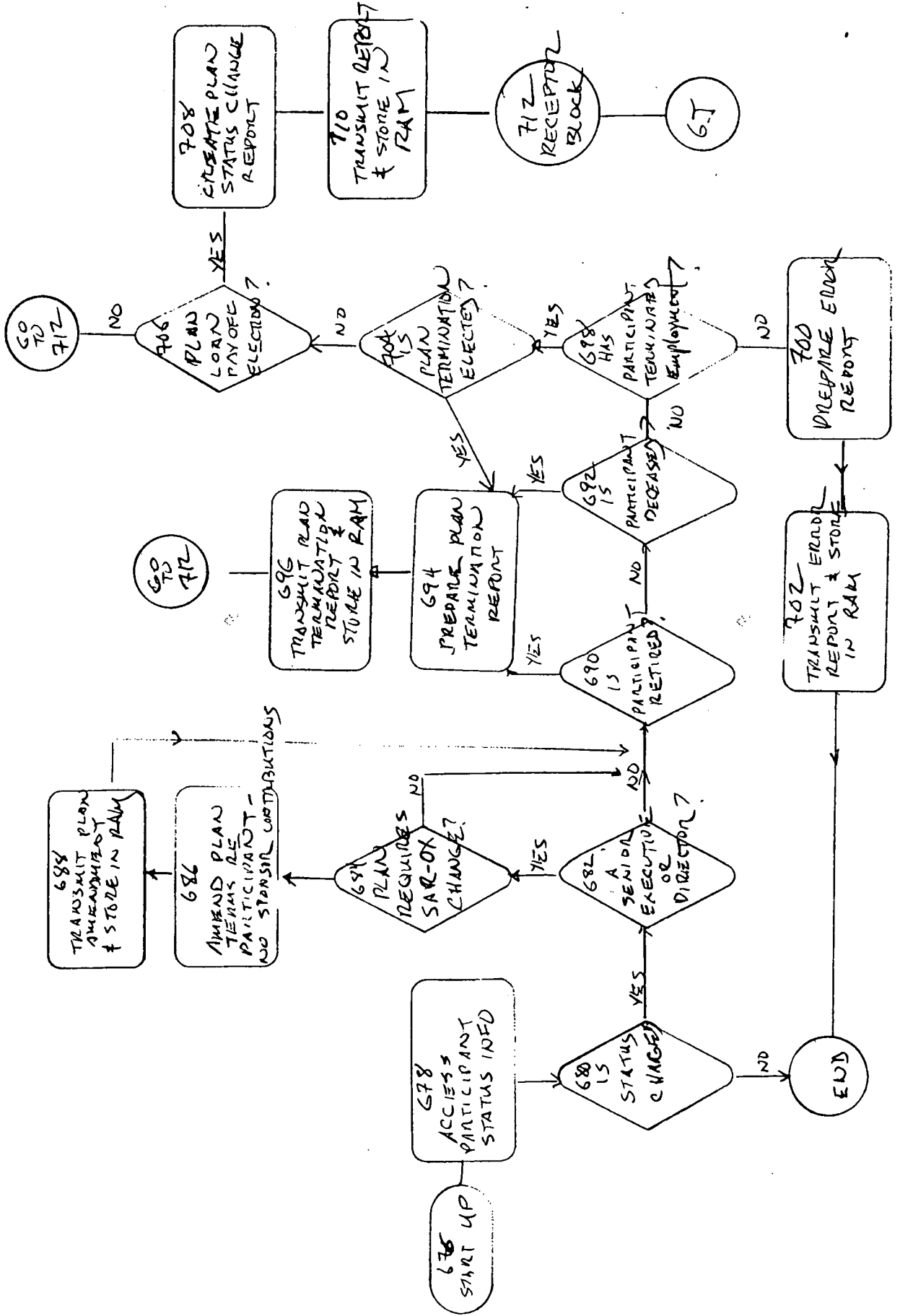
FIG 6H

# PERFORMANCE TRACKING & REPORTING FINANCIAL REPORTING

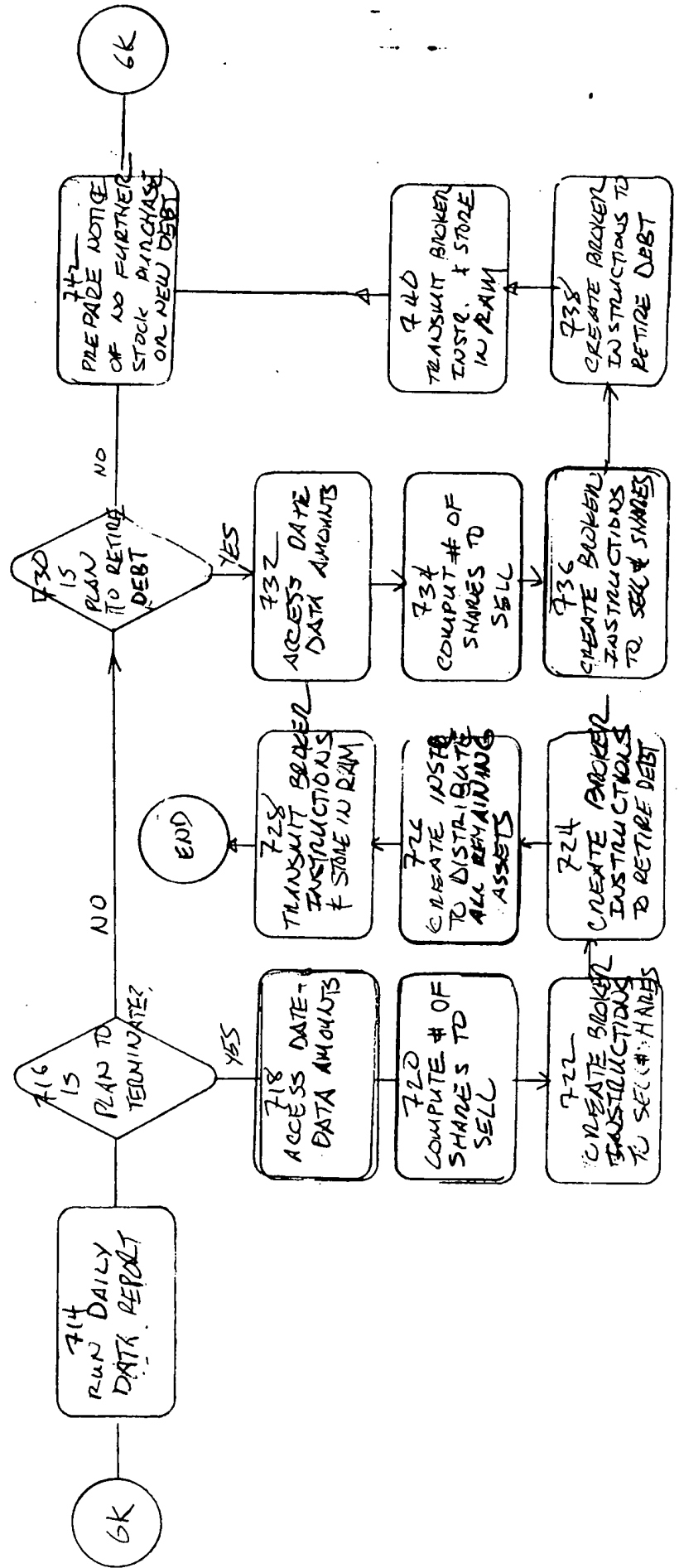


# PERFORMANCE TRACKING & REPORTING PARTICIPANT STATUS DETERMINATION

FIG 6I



# PERFORMANCE TRACKING & REPORTING PARTICIPANT STATUS DETERMINATION



# PERFORMANCE TRACKING & REPORTING PARTICIPANT STATUS DETERMINATION

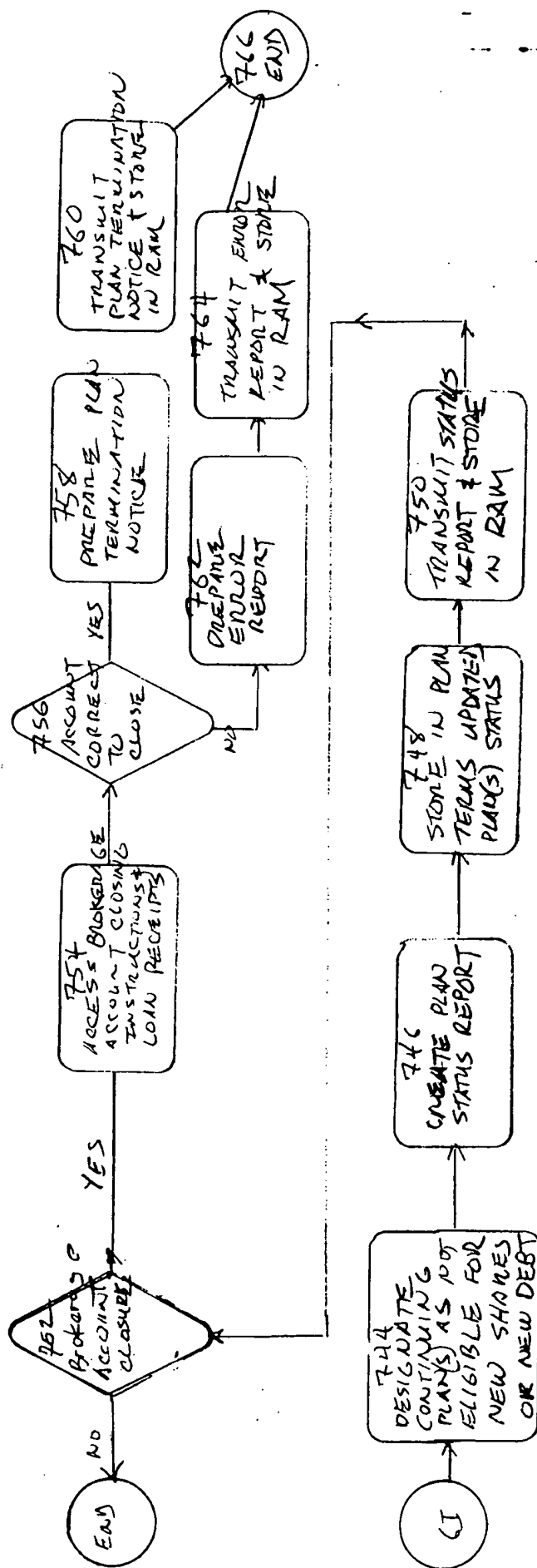


FIG. 7A

# ILLUSTRATION PROCESS

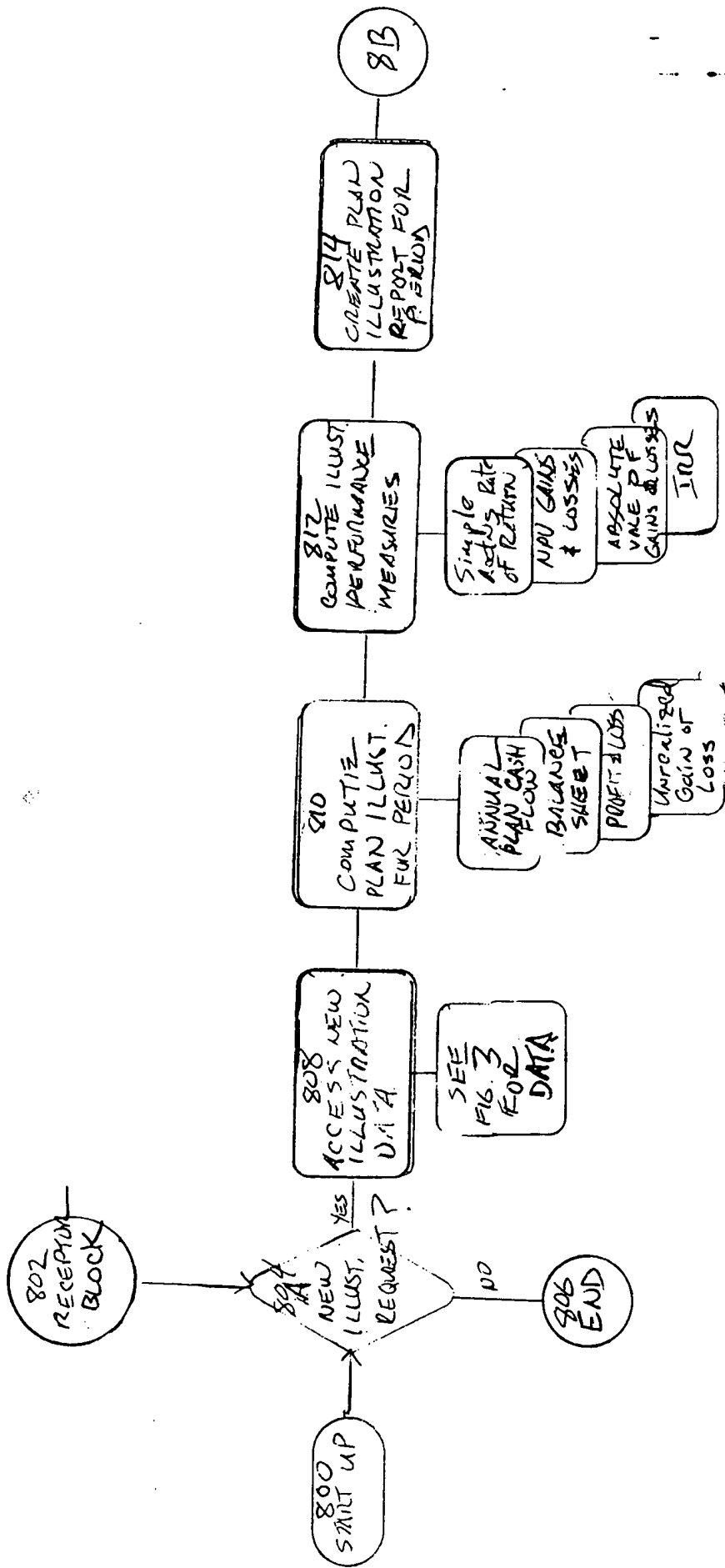




FIG 7B

# ILLUSTRATION PROCESS

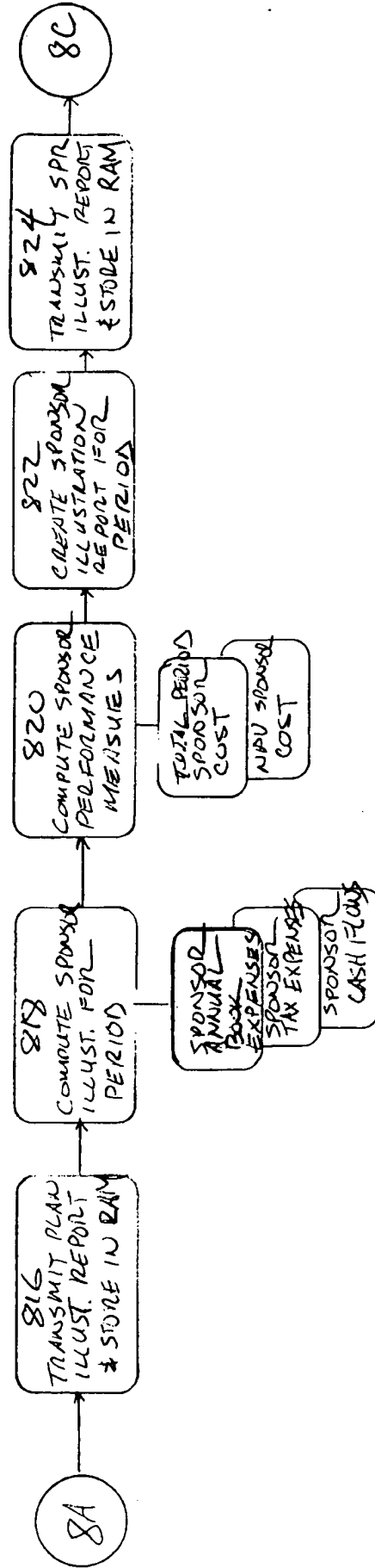
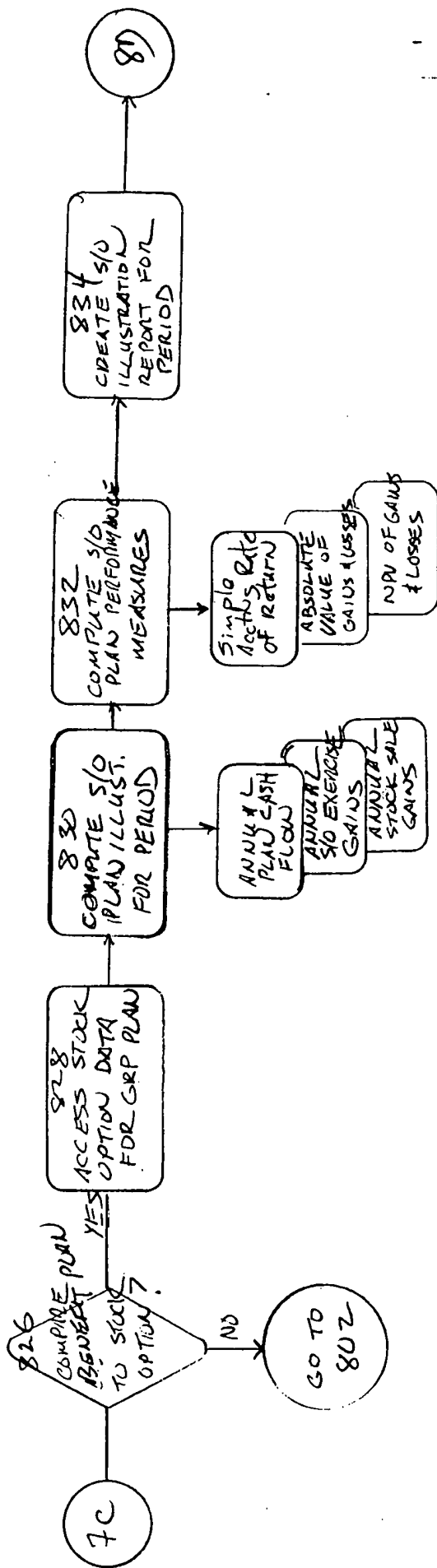


ILLUSTRATION PROCESS

FIG. 7C



# ILLUSTRATION PROCESS

FIG. 7D

